



A STUDY ON THE FACTORS THAT INFLUENCE  
THE USAGE OF CREDIT CARD: CASE IN  
KELANTAN

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# **DECLARATION OF ORIGINAL WORK**



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I, NUR FADHILAH BINTI ISMAIL, (I/C Number: 880316295342)

Hereby, declare that:

- This work has not previously been accepted in substance of any degree, locally or overseas, and it not being concurrently submitted for this degree or any other degree.
- This project paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specially acknowledged.

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## **ACKNOWLEDGEMENT**

“In the name of Allah the Almighty, the Merciful and the Beneficent”

Glory to Allah S.W.T, Most Gracious, the Most Merciful and peaceful upon His messenger Holy Prophet Muhammad S.A.W. All the worship belongs to only Allah. I seek refuge to Allah from the wickedness within and from the evil deeds. I also praise Allah S.W.T for giving me courage, time, strength and knowledge to complete this research properly.

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## **ABSTRACT**

Nowadays, credit card ownership has spread widely among people. The spread of credit cards usage has results an increasing number of debts in this developing nation. A study has been carried out in order to examine the factors that influence the credit cards usage especially among Kelantanese, as well as to measure the attribute towards the personal attitude or behaviour of consumers on the credit card usage. The researcher also wants to measure the effect of consumer' attitudes toward credit card debt. Thus, the researcher had looked for the factors that influence the usage of credit cards among consumers and focus on the specific areas. By using the specific research method, the researcher has collected and gathered the information on the factors that influence the usage of credit card as well as, the pattern of credit card users' behaviour usage. Furthermore, the researcher also needs to know the effect of the consumer's behaviour towards the excessive credit card usage. There are 100 questionnaires were distributed in Kota Bharu, Kelantan in order to collect the data.